Ex. M-K(d)

Letter from Foster & Garbus to McNally

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A NEW YORK LAW FIRM

60 Motor Parkway Commack, NY 11725-5710 .P148542655334DUW.

PERSONAL & CONFIDENTIAL

3 5 00000668 A 129916

RONALD FORSTER - Adm. in NY Only MARK A. GARBUS - Adm. in NY Only EDWARD J. DAMSKY - Adm. in NY Only JOEL D. LEIDERMAN - Adm. in NY Only

ANNETTE T. ALTMAN - Adm in NY Only PREET CHHABRA - Adm in NY Only OLIVIA DEBELLIS - Adm in NY Only OLIVIA DEBELLIS - Adm in NY Only RONALD J. FERRARO - Adm in NY Only MICHAEL J. FLORIO - Adm in NY Only AMY GAVLIK - Adm in NY Only TESS E. GUNTHER - Adm in NY & CT EDWARD C. KLEIN - Adm in NY Only KEVIN M. KNAB - Adm in NY Only MICHAEL S. LEINOFF - Adm in NY Only JAMES J. TIERNEY - Adm in NY Only

May 23, 2012

BALANCE DUE as of May 23, 2012 \$7,081.93 Reference Number > P148542655334

Re MIDLAND FUNDING LLC
AS PURCHASED ON DING LLC AS PURCHASER OF AN ACCOUNT ORIGINALLY OWNED BY BENEFICIAL

1-631-393-9544 1-800-245-9943 Ext. 544 Representative Name: MS SOTO Monday thru Thursday 8:00AM – 9:00PM EST Friday 8:00AM – 5:00PM EST

LEEANN DEROSA 151 HILARY ST OAKDALE NY 11769-1807

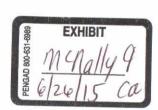
Dear Leeann Derosa,

A judgment has been sent to court for entry in the above matter.

If you wish to make some arrangement - and avoid a possible execution after entry of this judgment - contact this office. Otherwise we will proceed accordingly.

Interest may subsequently accrue to this account; therefore, the amount due on the day you pay may be greater. Please note that we are required, under federal law, to advise you that we are debt collectors and any information we obtain will be used in attempting to collect this debt.

Forster & Garbus LLP NYC Dept. of Consumer Affairs #1259596.



Office Location: 60 Motor Parkway

Commack, NY 11725-5710

▲ DETACH HERE ▲

MAKE CHECK PAYABLE TO: FORSTER & GARBUS LLP as attorneys AND RETURN COUPON WITH PAYMENT TO PO BOX 9030, COMMACK, NY 11725-9030 IN ENCLOSED ENVELOPE

LEEANN DEROSA 151 HILARY ST OAKDALE NY 11769-1807

P148542655334

BALANCE DUE as of May 23, 2012 • \$7,081.93 Reference Number > P148542655334

Re - MIDLAND FUNDING LLC AS PURCHASER OF AN ACCOUNT ORIGINALLY OWNED BY BENEFICIAL Rep. Code ► MH

Date - May 23, 2012

→	Please Note Current	BEST TIME TO CALL
	Home Phone #	
	Work Phone #	
	Cell Phone #	

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